

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

**Voluntary Petition**

<b>NAME OF DEBTOR</b>  <b>Dwight K Richardson</b>	<b>JOINT DEBTOR</b>  <b>Carla W. Richardson</b>
<b>ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (including married, maiden &amp; trade)</b>  	<b>ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (including married, maiden &amp; trade)</b>  <b>Carla Marie Williams</b>
<b>SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION &amp; COMMIT PERJURY!!! (Last 4 digits of Social)</b>  <b>***-**-5770</b>	<b>SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION &amp; COMMIT PERJURY!!! (Last 4 digits of Social)</b>  <b>***-**-5770</b>
<b>STREET ADDRESS OF DEBTOR</b>  <b>2620 Delaney Rd. #104</b> <b>Waukegan IL 60087</b>	<b>STREET ADDRESS OF JOINT DEBTOR</b>  <b>2620 Delaney Rd. #104</b> <b>Waukegan IL 60087</b>
<b>COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS</b>  <b>Lake</b>	<b>COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS</b>  <b>Lake</b>
<b>MAILING ADDRESS OF DEBTOR</b>  	<b>MAILING ADDRESS OF JOINT DEBTOR</b>  

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE)

NOT APPLICABLE

**Information Regarding the Debtor (Check the Applicable Boxes)**

VENUE (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District

TYPE OF DEBTOR (Check all boxes that apply)

- ☒ Individual(s)      ☐ Railroad  
☐ Corporation      ☐ Stockbroker  
☐ Partnership      ☐ Commodity Broker  
☐ Other \_\_\_\_\_

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)

- ☐ Chapter 7      ☐ Chapter 11      ☒ Chapter 13  
☐ Chapter 9      ☐ Chapter 12      ☐  
☐ Sec 304 0-- Case ancillary to foreign proceeding

NATURE OF DEBTS (Check one box)

- ☒ Consumer/Non-Business      ☐ Business

CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. §101  
☐ Debtor is and elects to be considered a small business under 11 U.S.C. Sec. 1121(e) (Optional)

FILING FEE (Check one box)

- ☒ Full Filing Fee attached

☐ Filing Fee

Must attach si

is unable to p

Rule 1006(b)

**U.S. Bankruptcy Court**  
**Northern District Of Illinois**

Filed: 03/02/2004

Time: 11:34:26

Debtor: DWIGHT K RICHARDSON

Case: 04-07961 Fee: 194

Chapter: 13 Rec. #: 3065537

Judge: A Benjamin Goldgar

341 mtg: 04/13/2004 @ 10:30AM

ConfHrg: 05/07/2004 @ 11:00AM

Trustee: GLENN STEARNS

STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only)

☐ Debtor estimates that funds will be available for distribution to unsecured creditors☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there are no assets for unsecured creditors.

ESTIMATED NO. OF CREDITORS	<input checked="" type="checkbox"/>	55
ESTIMATED ASSETS	<input checked="" type="checkbox"/> \$	5,475
ESTIMATED DEBTS	<input checked="" type="checkbox"/> \$	61,545



1:04BK07961-BK001

*Chapter 13 W/Plan*

Voluntary Petition

NAME OF DEBTOR(s)

Dwight K Richardson

Carla W. Richardson

(This page must be completed and filed in every case)

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LAST 6 YEARS (IF BLANK, THIS IS FIRST IN 6 YRS)

LOCATION WHERE FILED:

NDIL

CASE NO.

98B 21249

DATE FILED

7/10/98

NDIL

00B 25392

8/30/00

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR(S)

NAME OF DEBTOR:

CASE NUMBER:

DATE:

DISTRICT

RELATIONSHIP:

JUDGE:

**Exhibit A** (To be completed only if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition

**Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? NO If yes and Exhibit C is attached and made a part of this petition XXXX No

Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document Printed Name of Bankruptcy Petition Preparer Social Sec# Address  
 X Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of imprisonment of both 11 U.S.C. 110; 18 U.S.C. 156.

## DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW & EVERY OTHER PAGE REQUIRED

I declare under penalty of perjury that the information provided in this petition is true and correct. I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, U.S. Code, understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

Dated: 2/26/2004

Sign: X

Dwight K Richardson

Dated: 2/26/2004

Sign: X

Carla W. Richardson

Exhibit B - Signature of Attorney

Attorney Name: Joanne H Yi

Bar No: 6278758

Law Offices of Peter Francis Geraci  
 55 E. Monroe Street  
 #3400  
 Chicago IL 60603  
 312.332.1800  
 312.332.6354 Fax

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each Chapter.

Attorney Name: Joanne H Yi

Dated: 3/1/2004

## INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

## WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

## WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

## WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary – they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

## OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Dwight K Richardson and Carla W. Richardson / Debtors

Case No. :

Attorney for Debtor: Joanne H Yi

**STATEMENT Pursuant to Rule 2016(b)**

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay	\$	2,700
Prior to the filing of this Statement, Debtor(s) has paid	\$	100
Balance Due	-\$	2,600

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.

6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Dated: 3 / 1 /2004

Respectfully submitted,

  
Attorney Name: Joanne H Yi

Bar No: 6278758

Law Offices of Peter Francis Geraci  
55 E. Monroe Street  
#3400  
Chicago IL 60603  
312.332.1800

BY WHOM

In re: Dwight K Richardson and Carla W. Richardson / Debtors

Case No. : \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's Interest in Property	HWJC	Market Value of Debtor's Interest	Amount of Secured Claim
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[x] None

In re: Dwight K Richardson and Carla W. Richardson / Debtors

Case No. : \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
--------------------------------------	------	--

01. Cash on Hand		[x] None
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02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		
--	--	--

TCF Bank Checking Account with no balance - Account #7492		None
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03. Security Deposits with public utilities, telephone companies, landlords and others.		[x] None
---	--	----------

04. Household goods and furnishings, including audio, video, and computer equipment.		
--	--	--

Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, microwave, pots/pans, dishes/flatware		\$ 800
---	--	--------

05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
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Books, Compact Discs, Tapes/Records, Family Pictures		\$ 100
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06. Wearing Apparel		
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Necessary wearing apparel		\$ 600
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In re

**Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
<b>07. Furs and jewelry.</b>		
Earrings, watch, costume jewelry		\$ 100
08. Firearms and sports, photographic, and other hobby equipment.		<u>[x] None</u>
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
Term Life Insurance - No Cash Surrender Value.		None
10. Annuities		<u>[x] None</u>
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.		
Pension w/ Employer/Former Employer - 100% Exempt.		\$ 1,700
12. Stocks and interests in incorporated and unincorporated businesses.		<u>[x] None</u>
13. Interest in partnerships or joint ventures.		<u>[x] None</u>
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		<u>[x] None</u>
15. Accounts receivable		<u>[x] None</u>
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled		<u>[x] None</u>
17. Other liquidated debts owing debtor including tax refunds.		<u>[x] None</u>
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		<u>[x] None</u>
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<u>[x] None</u>
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		<u>[x] None</u>
21. Patents, copyrights and other intellectual property.		<u>[x] None</u>
22. Licenses, franchises and other general intangibles.		<u>[x] None</u>
23. Autos, Truck, Trailers and other vehicles and accessories.		
BFM - 1994 Ford Thunderbird LX V8 w/ 140,000 miles	J	\$ 2,175
24. Boats, motors and accessories.		<u>[x] None</u>

In re

**Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
25. Aircraft and accessories.		<u>[x] None</u>
26. Office equipment, furnishings, and supplies.		<u>[x] None</u>
27. Machinery, fixtures, equipment, and supplies used in business.		<u>[x] None</u>
28. Inventory		<u>[x] None</u>
29. Animals		<u>[x] None</u>
30. Crops-Growing or Harvested.		<u>[x] None</u>
31. Farming equipment and implements.		<u>[x] None</u>
32. Farm supplies, chemicals, and feed.		<u>[x] None</u>
33. Other personal property of any kind not already listed.		<u>[x] None</u>
Total		<u>\$ 5,475</u>

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

[ ] 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 800	\$ 800
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 600	\$ 600

In re:

**Dwight K Richardson and Carla W. Richardson / Debtors**

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Case No. :

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

[ ] 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
<b>07. Furs and jewelry.</b>			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
<b>09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</b>			
Term Life Insurance - No Cash Surrender Value.	735 ILCS 5/12-1001(f)	0	None
<b>11. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans.</b>			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 1,700	\$ 1,700
<b>23. Autos, Truck, Trailers and other vehicles and accessories.</b>			
BFM - 1994 Ford Thunderbird LX V8 w/ 140,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 2,175
	735 ILCS 5/12-1001(b)	\$ 450	

**BY WHOM**In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. :

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	HC WO JN CT N G E N T	U DI NS LP QU UIT DE AD TE ED	Amount of claim without deducting value of collateral	Unsecured portion, if any
	Co-Debtor				

<b>1 Ben Franklin Motors</b>	2002 Lien on Vehicle	\$ 2,800	\$ 625
Account No. 11342	Value: \$ 2,175	J	



In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	HC WO JN CTI N G E N T	U N LI QU IT E D A T E D	DI S P O S E D	Amount of claim without deducting value of collateral	Unsecur ed portion, if any
Co-Debtor						

Bankruptcy Department  
507 W. Rollins Rd.  
Round Lake IL 60073-1220

BFM - 1994 Ford Thunderbird LX  
V8 w/ 140,000 miles

TOTAL \$ 2,800

In Re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a) (8).

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	HC WO JN CTI N G E N T	U N LI QU IT E D A T E D	DI S P O S E D	Claim Amount and Notes*
1 <b>Illinois Department of Revenue</b> Account No. 322705770 Bankruptcy Department PO Box 19035 Springfield IL 62794-9035	2001-2002				\$ 1,220

Total \$ 1,220

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Description

BY WHOM

Case No. :

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>1 <u>Americash Loans</u></b> Account No. 2079  Attn: Bankruptcy Department 103 N. Wells Chicago IL 60606	2003  PayDay Loan	W  \$ 1,000
<b>2 <u>Arrow Financial Services</u></b> Account No. 47013  Bankruptcy Department 21031 Network Pl. Chicago IL 60673-1210	2000-2001  Debt Owed	W  \$ 800
<b>3 <u>AT&amp;T Broadband</u></b> Account No. 836614425  Bankruptcy Department 15334 Center Ave Harvey IL 60426-3309 Credit Protection Bankruptcy Department 13355 Noel Rd. Dallas TX 75240	1999  Utility Bills/Cellular Service   Representing: <u>AT&amp;T Broadband</u>	W  \$ 600
<b>4 <u>Babbages 350</u></b> Account No. 14772817  c/o Certegy Payment Recovery 11601 Roosevelt Blvd. St. peteresburg FL 33716	2003  Debt Owed	H  \$ 100
<b>5 <u>Bally Total Fitness</u></b> Account No. 2600150343007  Bankruptcy Department PO Box 1070 Norwalk CA 90651-1070	2002-2003  Membership/Subscription	W  \$ 400

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<hr/>		
<b>6 <u>Blockbuster Video</u></b>	2002	
Account No. 17401	Debt Owed	\$ 25
Bankruptcy Department 1250 N. Kennedy Dr. Kankakee IL 60901		
International Check Services Bankruptcy Department PO Box 200005 El Paso TX 88520-0005	Representing: <u>Blockbuster Video</u>	
<b>7 <u>Capital One</u></b>	1997	W
Account No. 5291-0713-7709-1333	Credit Card or Credit Use	\$ 400
Bankruptcy Department PO Box 34631 Seattle WA 98124-1631		
OSI Collection Services Bankruptcy Department PO Box 550720 Jacksonville FL 32255	Representing: <u>Capital One</u>	
<b>8 <u>Cash Advance</u></b>	2004	W
Account No. CA-1076224	PayDay Loan	\$ 300
Bankruptcy Dept. 2533 N. Carson Street Suite 4976 Carson City NV 89706		
<b>9 <u>Charter One Bank Consumer</u></b>	2000-2001	W
Account No. 3446-8083-8080-002	Credit Card or Credit Use	\$ 2,800
Bankruptcy Dept 1215 Superior Ave Cleveland OH 44114		

In re:

**Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

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Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>10 <u>Check N Go of Illinois, Inc.</u></b> Account No. 1323-3219  Attn: Bankruptcy Department 13913 S. Cicero Avenue Crestwood IL 60445  Asset Mgmt. of Jacksonville Bankruptcy Department 6400 Atlantic Blvd. Jacksonville FL 32211	2003  PayDay Loan	W  \$ 350
<b>11 <u>City of Chicago Bureau Parking</u></b> Account No.  Bankruptcy Department 333 S. State St., Rm. 540 Chicago IL 60604	1995  Fines	H  \$ 1,100
<b>12 <u>College of Lake County</u></b> Account No. 001042765  Bankruptcy Department 19351 W. Washington St. Grayslake IL 60030  Armor Systems Corp. Bankruptcy Department 2322 Greenbay Rd. Waukegan IL 60087	2002  Loan or Tuition for Education	W  \$ 300
<b>13 <u>Commonwealth Edison &amp; Co.</u></b> Account No. 28047150462  Attn: System Credit/BK Dept 2100 Swift Dr. Oak Brook IL 60523  Penn Credit Corporation Bankruptcy Department PO Box 988 Harrisburg PA 17108-0988	1995  Utility Bills/Cellular Service	H  \$ 400

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

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Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>14</b> <u><b>Commonwealth Edison &amp; Co.</b></u> Account No. 274240140280040568  Attn: System Credit/BK Dept 2100 Swift Dr. Oak Brook IL 60523	2004  Utility Bills/Cellular Service	W  \$ 400
<b>15</b> <u><b>Condell Acute Care Centers</b></u> Account No. 787388  Attn: Bankruptcy Dept. 36866 Eagle Way Chicago IL 60678-1368	2003  Medical/Dental Services	W  \$ 100
<b>16</b> <u><b>Condell Acute Care Centers</b></u> Account No. 634355/635019  Attn: Bankruptcy Dept. 36866 Eagle Way Chicago IL 60678-1368  Certified Services, Inc. Attn: Bankruptcy Dept. PO Box 177 Waukegan IL 60085	2002  Medical/Dental Services   Representing: <u>Condell Acute Care Centers</u>	W  \$ 200
<b>17</b> <u><b>Credit Acceptance Corp</b></u> Account No. 1605021  Attn: Bankruptcy Department 25505 W. 12 Mile South Field MI 48034	2002  Deficiency, Repo'd/Surr'd Auto	H  \$ 8,000
<b>18</b> <u><b>DeVry, Inc.</b></u> Account No. D00-71-5353  Attn: Bankruptcy Department One Tower Lane Oak Brook Terra IL 60181	2003  Loan or Tuition for Education	W  \$ 1,500

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

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Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>19 <u>Dr. Cary J. Bortnick</u></b> Account No. 4728139 c/o Harvard Collection Agency 4839 N. Elston Chicago IL 60630	2001 Medical/Dental Services	H \$ 200
<b>20 <u>ENH</u></b> Account No. 15058900183 c/o EG Services Dept. 77-9675 Chicago IL 60678	2000 Medical/Dental Services	\$ 100
<b>21 <u>Evanston Recreation Dept.</u></b> Account No. B25392 Bankruptcy Department 2100 Ridge Ave. Evanston IL 60201	1999 Debt Owed	W \$ 550
<b>22 <u>Fifth Third Bank</u></b> Account No. 7516672784 Attn: Bankruptcy Dept. 38 Fountain Sq. Plaza Cincinnati OH 45263	2001 Overdraft Account	W \$ 400
<b>23 <u>Finch University Clinics</u></b> Account No. 50779 Bankruptcy Department 3471 Greenbay Rd. North Chicago IL 60064 Tri-County Accounts Bureau Inc Bankruptcy Department PO Box 515 Wheaton IL 60189	2001 Medical/Dental Services	H \$ 300

Representing: Finch University Clinics

In re:

**Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." Include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>24</b> <u><b>First Chicago Bank One</b></u> Account No. 395020213538  Bankruptcy Department PO Box 4790 Carol Stream IL 60197-4790	1997-1998 Credit Card or Credit Use	W \$ 400
<b>25</b> <u><b>First Premier Bank</b></u> Account No. 5178-0071-5510-6470  Attn: Bankruptcy Dept. PO Box 5524 Sioux Falls SD 57117-5524 J.C. Christensen & Associates Bankruptcy Department PO Box 519 Sauk Rapids MN 56379-0519	2003 Credit Card or Credit Use  Representing: <u>First Premier Bank</u>	W \$ 500
<b>26</b> <u><b>Gurnee Piggly Wiggly</b></u> Account No. 2685249/2585250  c/o KCA Financial 628 North St. Geneva IL 60134	2000 Debt Owed	J \$ 200
<b>27</b> <u><b>Hollywood Entertainment</b></u> Account No. 013893/IL7998808  c/o AAA Collectors PO box 6000 Wilsonville OR 97070-6000	1999 Debt Owed	H \$ 50

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

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Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>28 <u>Household Credit Services</u></b> Account No. 2228063N  Bankruptcy Dept. P.O. Box 88000 Baltimore MD 21288 Harvard Collection Services Bankruptcy Department 4839 N. Elston Ave. Chicago IL 60630	1996  Credit Card or Credit Use	\$ 50
<b>29 <u>IDAPP</u></b> Account No. 9025100  Attn: Bankruptcy Dept. PO Box 707 1755 Lake Cook Rd. Deerfield IL 60015	1985  Loan or Tuition for Education	W \$ 10,650
<b>30 <u>K Mart</u></b> Account No. 4141006865118  Attn: Bankruptcy Dept. PO Box 15521 Wilmington DE 19850-5521 Wexler & Wexler Bankruptcy Department 500 W. Madison St., #2910 Chicago IL 60661	1999  NSF Checks	W \$ 250
<b>31 <u>Lee R. Bomgoars DDS</u></b> Account No. 3301  Bankruptcy Department 5250-7 Grand Ave. Gurnee IL 60031 Northern Illinois Collection Bankruptcy Department PO Box 287 Waukegan IL 60079	2001  Medical/Dental Services	J \$ 300



In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

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Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>32</b> <b><u>Manchester Apartments</u></b> Account No.  Bankruptcy Department 1601 Simpson St. Evanston IL 60207	1996-1998 Debt Owed	J \$ 2,600
<b>33</b> <b><u>MCI</u></b> Account No. 3FE65213  Bankruptcy Department PO Box 17890 Denver CO 80217-0890	2001-2002 Utility Bills/Cellular Service	W \$ 400
<b>34</b> <b><u>Merchants Credit Guide Co.</u></b> Account No. 8981560056  Bankruptcy Department 223 W. Jackson Blvd. Chicago IL 60606	1998-1999 Fines	W \$ 500
<b>35</b> <b><u>Mid America Corporation</u></b> Account No. 7604584  Attn: Bankruptcy Department 2901 Butterfield Rd Oakbrook IL 60521  Harvard Collection Services Bankruptcy Department 4839 N. Elston Ave. Chicago IL 60630	2002-2003 Debt Owed  Representing: <u>Mid America Corporation</u>	 \$ 2,500
<b>36</b> <b><u>National Magazine Exchange</u></b> Account No. 2378150  Bankruptcy Department 16120 US 19 North PO Box 9084 Clearwater FL 33758-9084  North Shore Agency Bankruptcy Department PO Box 8999 Westbury NY 11590-8999	 Membership/Subscription  Representing: <u>National Magazine Exchange</u>	W \$ 100

In re:

**Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

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Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>37</b> <u><b>Nationwide Acceptance Corp.</b></u> Account No. 342904  Attn: Bankruptcy Department 3435 N. Cicero Ave. Chicago IL 60641	1993-1999  Deficiency, Repo'd/Surr'd Auto	W  \$ 1,200
<b>38</b> <u><b>Office Depot</b></u> Account No. 6315528  Bankruptcy Department PO Box 105981 Atlanta GA 30353-5981 International Check Services Bankruptcy Department PO Box 200005 EI Paso TX 88520-0005	2001  Credit Card or Credit Use  Representing: <u>Office Depot</u>	  \$ 50
<b>39</b> <u><b>Orchard Bank</b></u> Account No.  Attn: Bankruptcy Dept. Box 19268 Portland OR 97280	1998  Credit Card or Credit Use	W  \$ 700
<b>40</b> <u><b>Peoples Choice</b></u> Account No. 560508475  c/o Credit Protection 13355 Noel Rd. Dallas TX 75240	2001  Credit Card or Credit Use	H  \$ 200
<b>41</b> <u><b>Piggly Wiggly</b></u> Account No. 58708502-6-72  Attn: Bankruptcy Department 628 North Street Geneva IL 60134 KCA Financial Services Bankruptcy Department 628 North St Geneva IL 60134	2000  NSF Checks  Representing: <u>Piggly Wiggly</u>	J  \$ 200

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

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Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>42 Sallie Mae</b> Account No. 322705770  Attn: Bankruptcy Dept. PO Box 9500 Wilkes Barre PA 18773-9500	1998  Loan or Tuition for Education	\$ 12,700
<b>43 SBC</b> Account No. 84724430372566  Attn: Bankruptcy Dept. SBC Bill Center Chicago IL 60663 GC Services Attn: Bankruptcy Department 6330 Gulfon Houston TX 77081	2001-2003  Utility Bills/Cellular Service   Representing: <u>SBC</u>	W  \$ 400
<b>44 SBC</b> Account No.  Attn: Bankruptcy Dept. SBC Bill Center Chicago IL 60663	1997-1998  Utility Bills/Cellular Service	W  \$ 400
<b>45 School of Paralegal Studies</b> Account No.  Bankruptcy Department 6065 Roswell Rd. Atlanta GA 30328	1993-1994  Loan or Tuition for Education	W  \$ 800
<b>46 Short Term Loans LLC</b> Account No. PW007235-01  Bankruptcy Department 661 Roosevelt Rd. Glen Ellyn IL 60137	2004  PayDay Loan	W  \$ 200

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

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	Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
47	<b><u>St. Francis Hospital</u></b> Account No. 546545  Attn: Bankruptcy Dept. 2400 W. Villard Ave. Milwaukee WI 53209	1999  Medical/Dental Services	H  \$ 150
48	<b><u>Target</u></b> Account No. 931252079490  Attn: Bankruptcy Dept. 700 On the Mall Minneapolis MN 55402-2065	1998-1999  Credit Card or Credit Use	H  \$ 400
49	<b><u>TCF Bank</u></b> Account No. 7875680397  Attn: Bankruptcy Department PO Box 1501 Minneapolis MN 55480-1501 ACC International Bankruptcy Department 919 Estes Court Schaumburg IL 60193-4436	2003  Credit Card or Credit Use  Representing: <u>TCF Bank</u>	W  \$ 400
50	<b><u>TRS Recovery Services, Inc.</u></b> Account No. 35307310725196  Bankruptcy Department 5251 Westheimer Houston TX 77056	2003  Debt Owed	W  \$ 150
51	<b><u>United Cash Loans</u></b> Account No. 63679  Bankruptcy Department 2533 N. Carson St. #5020 Carson City NV 89706	2003  PayDay Loan	W  \$ 350

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

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Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
52 <b>US Telcom</b> Account No. 9213061  c/o Inovision 507 Prudential Rd. Horsham PA 19044	2001-2002  Debt Owed	H  \$ 300
53 <b>Viterra Energy Services</b> Account No. 004-292-0101-01  Bankruptcy Department PO Box 30122 Tampa FL 33630	2003  Debt Owed	W  \$ 100
TOTAL		\$ 57,525

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing address all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument	Notes of contract or Lease and Debtor's Interest
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☒ NoneIn re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor

Name and Address of Creditor

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor

Name and Address of Creditor

---

**[x] None**

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Dependent(s)	DR,12,Dependent DR,17,Dependent		
<b>Debtor's Marital Status:</b>			
<b>Married</b>			
<b>EMPLOYMENT:</b>		<b><u>SPOUSE</u></b>	
Occupation:	Tray Maker	Project Coordinator	
Name of Employer:	Manpower	Omnicare Clinical Research	
Years Employed	17 months	2 years	
Employer Address:	1501 S. White Oak Dr.	1751 Lake Cook Rd.	
	Waukegan IL 60085	Deerfield IL 60015	
Debtor Second Job @		<b>DEBTOR</b>	<b>SPOUSE</b>
<b>INCOME:</b>			
Current monthly gross wages, salary, and commissions		1,911.00	2,297.21
Estimated Monthly overtime		0.00	0.00
		<b>SUBTOTAL</b>	
<b>LESS PAYROLL DEDUCTIONS</b>			
a. Payroll taxes and social security		217.27	314.56
b. Insurance		496.56	152.40
c. Union dues		87.92	0.00
d. Other: Pension		0.00	0.00
		0.00	0.00
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>		<b>\$801.75</b>	<b>\$466.96</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>		<b>1,109.25</b>	<b>1,830.25</b>
Regular income from operation of business or profession or farm (attach detailed statement)		\$ 0.00	\$ 0.00
Income from real property		\$ 0.00	\$ 0.00
Interest and dividends		\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above		\$ 0.00	\$ 0.00
Social Security or other government assistance		\$ 0.00	\$ 0.00
Pension or retirement income		\$ 0.00	\$ 0.00
Other monthly income		\$ 0.00	\$ 0.00
			\$ 0.00
<b>TOTAL MONTHLY INCOME</b>		<b>\$ 1,109.25</b>	<b>\$ 1,830.25</b>
<b>TOTAL COMBINED MONTHLY INCOME</b>		<b>\$ 2,939.50</b>	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	1st Mortgage/Rent	785.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	2nd Mortgage	0.00
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	3rd Mortgage	0.00
Utilities: Electricity and heating fuel	\$	180.00
Water and Sewer	\$	0.00
Telephone	\$	75.00
Other	\$	0.00
	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	450.00
Clothing	\$	100.00
Laundry and Dry Cleaning	\$	40.00
Medical and Dental expenses, Rx Medicines	\$	50.00
Transportation (not including car payments)	\$	194.00
Recreation, clubs, and entertainment, etc.	\$	0.00
Newspapers, Magazines	\$	10.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or Renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	59.00
Other		
Taxes (not deducted from wages or included in home mortgage payments.)	\$	0.00
Installment Payments:		
Auto	\$	0.00
Other		
Auto Repair	\$	50.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, farm (attach detailed statement)		
Other Haircuts	\$	80.00
Personal Care, Non-Rx, Toiletries, Cleaning Supplies	\$	35.00
Postage/Banking	\$	10.00
Contacts	\$	20.00
Babysitting/Childcare		
Tuition, Books	\$	20.00
Student Loans	\$	0.00
Tobacco	\$	40.00
Cell Phones	\$	40.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b>2,238.00</b>

**FOR CHAPTER 12 AND 13 DEBTORS ONLY**

A. Total projected monthly income	\$	2,939.50
B. Total projected monthly expenses	\$	2,238.00
C. Excess income (A minus B)	\$	701.50



In re: **Dwight K Richardson and Carla W. Richardson / Debtors**

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, simi-annually, or annually to show monthly rate

D. Total amount to be paid into plan monthly	\$	700.00
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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In Re:

**Dwight K Richardson and Carla W. Richardson / Debtors**

Case No. : \_\_\_\_\_

Attorney for Debtor: Joanne H Yi

For: Peter Francis Geraci

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES / NO)	PAGES	A M O U N T S		S C H E D U L E D	
			ASSETS		LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1				
SCHEDULE B - Personal Property	Yes	—	5,475			
SCHEDULE C - Exempt	Yes	—				
SCHEDULE D - Secured	Yes	—			2,800	
SCHEDULE E - UnSecured Priority	Yes	1			1,220	
SCHEDULE F - UnSecured NonPriority	Yes	—			57,525	
SCHEDULE G - Executory Contracts	Yes	—				
SCHEDULE H - CoDebtors	Yes	1				
SCHEDULE I - Income	Yes	1				2,940
SCHEDULE J - Expenditures	Yes	1				2,238
			<u>\$ 5,475</u>	<u>\$ 61,545</u>		

In Re: Dwight K Richardson and Carla W. Richardson / Debtors

Case No. : \_\_\_\_\_

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

**Sign: X**

Dated: 2 1 26 /2004 Dwight K Richardson

**Sign: X**

Dated: 2 1 26 /2004 Carla W. Richardson

**SIGN AND DATE ABOVE**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Dwight K Richardson and Carla W. Richardson / Debtors

Case No. : \_\_\_\_\_

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

## DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

Debtor

2004.....: Approx. \$ 1,109/mo

2003.....: Approx. \$ 18,000

2002.....: Approx. \$ 17,000

Source.....: Employment

Spouse

Spouse

2004.....: Approx. \$ 1,830/mo

2003.....: Approx. \$ 27,100

2002.....: Approx. \$ 26,000

Source.....: Employment

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

[x] None

Spouse

[x] None

03. PAYMENTS TO CREDITORS: List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

[x] None

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders.

[x] None

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: [x] None  
List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.
- 04b: WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized [x] None  
under any legal or equitable process within 1 year:
05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure [x] None  
sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy:  
Creditor/Seller.....: Credit Acceptance Corp.  
Address.....: See Sch F  
Date.....: 5/2003  
Property Description: motor vehicle  
Value.....: \$8,000.00
06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days [x] None  
before filing this bankruptcy:
- List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today. [x] None
07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case [x] None  
except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity  
contributions less than \$100.00 per recipient.
08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY: [x] None
09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER [x] None  
FRANCIS GERACI: (by you, or by others for you, within 1 year of today)  
Payee.....: Law Offices of Peter Francis Geraci  
Address.....: 55 East Monroe Street  
Address2.....: Suite 3400  
Address3.....: Chicago IL 60603  
Date of Payment.: /  
Payor.....: Debtor  
Payment/Value.....: 2,700.00  
In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on  
my contract of representation to work on my case.
10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give [x] None  
details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers,  
quit-claim deeds, trusts)
11. If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit [x] None  
union or other accounts within 1 year of today, list details:
12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, [x] None  
cash, or other valuables within 1 year of today:
13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within [x] None  
the past year.
14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's [x] None  
accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or  
in possession of)

15. WHERE HAVE YOU LIVED IN LAST 2 YEARS:

Prior Address: 4358 McClure Ave. Grunee, IL

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Names(s)Used: Same

Dates.....: 1/2001-10/2001

Prior Address: 4376 McClure Ave. Gurnee, IL

Names(s)Used: Same

Dates.....: 10/2001-10/2002

16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state. [x] None

17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material. [x] None  
 "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law. [x] None

b. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit. [x] None

c. If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings, & docket number. [x] None

18. a. List names, addresses, taxpayer ID #, nature of business, begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% of more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation. [x] None

Name Taxpayer ID# ADDRESS NATURE DATES

b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.

b. Identify any business listed in subdivision a. that is "single asset real estate" as defined in 11 U.S.C. 101. [x] None

19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records. [x] None

b. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years. [x] None

c. List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are not available, explain. [x] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years. [x] None

20. INVENTORIES [x] None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. [x] None

- 21A. Only if you are a partnership, list nature and percentage of interest of each member of it. [x] None
- b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation. [x] None
22. ONLY IF debtor is a partnership, list each member who withdrew from the partnership within 1 year. [x] None
- b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case. [x] None
23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year. [x] None
24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years. [x] None
25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years. [x] None

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

**Sign: X** Dwight K Richardson  
Dated: 2 / 1 / 26 /2004 **Dwight K Richardson**

**Sign: X** Carla W. Richardson  
Dated: 2 / 1 / 26 /2004 **Carla W. Richardson**

**SIGN AND DATE ABOVE AFTER READING IT**

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

**DISCLAIMER**

1. **DEBTS TO A SPOUSE, EX-SPOUSE OR CHILD OF YOURS FOR ALIMONY, MAINTENANCE OR SUPPORT** in connection with a separation agreement, divorce decree or court order. **DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS** are **GENERALLY** dischargeable. They are **NON-DISCHARGEABLE** only if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child.
2. **STUDENT LOANS, TUITION, EDUCATIONAL BENEFITS** if government insured loan or owed to non-profit school unless you file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win.
3. **CO-SIGNERS, JOINT APPLICANTS AND JOINT CARD HOLDERS ARE NOT PROTECTED.** Creditors can collect from co-signors and put your bankruptcy on their credit report. You can usually prevent this by continuing to make the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be **LIQUIDATED** to pay your creditors.
4. **TAX DEBTS.** Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was **DUE** at least 3 YEARS (plus extensions) before the filing of your bankruptcy case.
  - (2). You **FILED** your income tax return at least 2 YEARS before your bankruptcy was filed. You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director. (3). You did not wilfully intend to evade the tax.
  - (4). The tax must have been **ASSESSED** over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but no trust fund taxes like the employee's funds or sales tax.
5. **FINES OR PENALTIES OWED TO A GOVERNMENTAL UNIT.** Parking & Traffic tickets, building code violations.
6. **NON-FILING HUSBAND OR WIFE.** If you choose to file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses such as medical bills, rent and necessities may be collected from a non-filing spouse. In Wisconsin, community property is liable for community debts.
7. **DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST.**
8. **DEBTS WHERE OBJECTION TO DISCHARGE IS SUCCESSFUL.** Creditors, the Trustee, or the Court, can try to deny you a discharge based on many factors, INCLUDING:
- a. Income sufficient to pay a percentage of your unsecured debt.
  - b. Failure to keep books and records documenting your financial affairs.
  - c. Luxury purchases or cash advances, either shortly before filing or without intent or ability to repay.
  - d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
  - e. **BENEFITS OVERPAYMENTS** like aid or unemployment if a determination of fraud has been made before or during your bankruptcy.
  - f. Failure to appear at meetings, court dates, or co-operate with Trustee.
9. **INTEREST ON NON-DISCHARGEABLE DEBTS** in a Chapter 13 continues to accrue, and **CREDITORS WHO DO NOT FILE CLAIMS** in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
10. **LIQUIDATION OF REAL AND PERSONAL PROPERTY.** If you file a Chapter 7, any property that is not protected on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors. The trustee can also challenge and deny exemptions you claim.
11. **CHANGE IN LAWS.** Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. **ANY DELAY BEYOND TODAY IS YOUR RESPONSIBILITY.** **ADVERSE RULINGS** Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but cannot guarantee that a judge will or will not rule against you. You must accept the risk of a judge ruling against you, as in any lawsuit.
12. **PAYMENTS TO CREDITORS YOU PREFERRED** to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. **TRANSFERS OF PROPERTY** within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
13. **SURRENDER OF PROPERTY** Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
14. **RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate** and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
15. **JOINT ACCOUNT HOLDERS** holders entire amount in the account could be taken by the trustee under Chapter 7.
16. **MARRIED COUPLES GOING THROUGH DIVORCE:** We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together despite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
17. **AUTO LEASES & INSTALLMENT AGREEMENTS** to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!



Dwight K. Richardson



Carla W. Richardson



Americash Loans  
Attn: Bankruptcy Department  
103 N. Wells  
Chicago, IL 60606

Arrow Financial Services  
Bankruptcy Department  
21031 Network Pl.  
Chicago, IL 60673

AT&T Broadband  
Bankruptcy Department  
15334 Center Ave  
Harvey, IL 60426

Babbages 350  
c/o Certegy Payment Recovery  
11601 Roosevelt Blvd.  
St. peteresburg, FL 33716

Bally Total Fitness  
Bankruptcy Department  
PO Box 1070  
Norwalk, CA 90651

Ben Franklin Motors  
Bankruptcy Department  
507 W. Rollins Rd.  
Round Lake, IL 60073

Blockbuster Video  
Bankruptcy Department  
1250 N. Kennedy Dr.  
Kankakee, IL 60901

Capital One  
Bankruptcy Department  
PO Box 34631  
Seattle, WA 98124

Cash Advance  
Bankruptcy Dept.  
2533 N. Carson Street Suite 4976  
Carson City, NV 89706

Charter One Bank Consumer Lend  
Bankruptcy Dept  
1215 Superior Ave  
Cleveland, OH 44114

Check N Go of Illinois, Inc.  
Attn: Bankruptcy Department  
13913 S. Cicero Avenue  
Crestwood, IL 60445

City of Chicago Bureau Parking  
Bankruptcy Department  
333 S. State St., Rm. 540  
Chicago, IL 60604

College of Lake County  
Bankruptcy Department  
19351 W. Washington St.  
Grayslake, IL 60030

Commonwealth Edison & Co.  
Attn: System Credit/BK Dept  
2100 Swift Dr.  
Oak Brook, IL 60523

Commonwealth Edison & Co.  
Attn: System Credit/BK Dept  
2100 Swift Dr.  
Oak Brook, IL 60523

Condell Acute Care Centers  
Attn: Bankruptcy Dept.  
36866 Eagle Way  
Chicago, IL 60678

Condell Acute Care Centers  
Attn: Bankruptcy Dept.  
36866 Eagle Way  
Chicago, IL 60678

Credit Acceptance Corp  
Attn: Bankruptcy Department  
25505 W. 12 Mile  
South Field, MI 48034

DeVry, Inc.  
Attn: Bankruptcy Department  
One Tower Lane  
Oak Brook Terra, IL 60181

Dr. Cary J. Bortnick  
c/o Harvard Collection Agency  
4839 N. Elston  
Chicago, IL 60630

ENH  
c/o EG Services  
Dept. 77-9675  
Chicago, IL 60678

Evanston Recreation Dept.  
Bankruptcy Department  
2100 Ridge Ave.  
Evanston, IL 60201

Fifth Third Bank  
Attn: Bankruptcy Dept.  
38 Fountain Sq. Plaza  
Cincinnati, OH 45263

Finch University Clinics  
Bankruptcy Department  
3471 Greenbay Rd.  
North Chicago, IL 60064

First Chicago Bank One  
Bankruptcy Department  
PO Box 4790  
Carol Stream, IL 60197

First Premier Bank  
Attn: Bankruptcy Dept.  
PO Box 5524  
Sioux Falls, SD 57117

Gurnee Piggly Wiggly  
c/o KCA Financial  
628 North St.  
Geneva, IL 60134

Hollywood Entertainment  
c/o AAA Collectors  
PO box 6000  
Wilsonville, OR 97070

Household Credit Services  
Bankruptcy Dept.  
P.O. Box 88000  
Baltimore, MD 21288

IDAPP  
Attn: Bankruptcy Dept.  
PO Box 707 1755 Lake Cook Rd.  
Deerfield, IL 60015

Illinois Department of Revenue  
Bankruptcy Department  
PO Box 19035  
Springfield, IL 62794

K Mart  
Attn: Bankruptcy Dept.  
PO Box 15521  
Wilmington, DE 19850

Lee R. Bomgoars DDS  
Bankruptcy Department  
5250-7 Grand Ave.  
Gurnee, IL 60031

Manchester Apartments  
Bankruptcy Department  
1601 Simpson St.  
Evanston, IL 60207

MCI  
Bankruptcy Department  
PO Box 17890  
Denver, CO 80217

Merchants Credit Guide Co.  
Bankruptcy Department  
223 W. Jackson Blvd.  
Chicago, IL 60606

Mid America Corporation  
Attn: Bankruptcy Department  
2901 Butterfield Rd  
Oakbrook, IL 60521

National Magazine Exchange  
Bankruptcy Department  
16120 US 19 North PO Box 9084  
Clearwater, FL 33758

Nationwide Acceptance Corp.  
Attn: Bankruptcy Department  
3435 N. Cicero Ave.  
Chicago, IL 60641

Office Depot  
Bankruptcy Department  
PO Box 105981  
Atlanta, GA 30353

Orchard Bank  
Attn: Bankruptcy Dept.  
Box 19268  
Portland, OR 97280

Peoples Choice  
c/o Credit Protection  
13355 Noel Rd.  
Dallas, TX 75240

Piggly Wiggly  
Attn: Bankruptcy Department  
628 North Street  
Geneva, IL 60134

Sallie Mae  
Attn: Bankruptcy Dept.  
PO Box 9500  
Wilkes Barre, PA 18773

SBC  
Attn: Bankruptcy Dept.  
SBC Bill Center  
Chicago, IL 60663

SBC  
Attn: Bankruptcy Dept.  
SBC Bill Center  
Chicago, IL 60663

School of Paralegal Studies  
Bankruptcy Department  
6065 Roswell Rd.  
Atlanta, GA 30328

Short Term Loans LLC  
Bankruptcy Department  
661 Roosevelt Rd.  
Glen Ellyn, IL 60137

St. Francis Hospital  
Attn: Bankruptcy Dept.  
2400 W. Villard Ave.  
Milwaukee, WI 53209

Target  
Attn: Bankruptcy Dept.  
700 On the Mall  
Minneapolis, MN 55402

TCF Bank  
Attn: Bankruptcy Department  
PO Box 1501  
Minneapolis, MN 55480

TRS Recovery Services, Inc.  
Bankruptcy Department  
5251 Westheimer  
Houston, TX 77056

United Cash Loans  
Bankruptcy Department  
2533 N. Carson St. #5020  
Carson City, NV 89706

US Telcom  
c/o Inovision  
507 Prudential Rd.  
Horsham, PA 19044

Viterra Energy Services  
Bankruptcy Department  
PO Box 30122  
Tampa, FL 33630

UNITED STATES BANKRUPTCY COURT

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NORTHERN DISTRICT OF ILLINOIS

EASTERN DIVISION

In Re: Dwight K Richardson and Carla W. Richardson / Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 2 1 26 /2004

Dwight K Richardson  
Dwight K Richardson

Dated: 2 1 26 /2004

Carla W Richardson  
Carla W. Richardson

**SIGN AND DATE ABOVE**

02/03/04 rev.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Model Retention Agreement)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.



3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]

☐ Option A: flat fee through confirmation

1a. *Pre-confirmation services.* Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ 2200. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for pre-confirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1b. *Post-confirmation services.* Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

☒ Option B: flat fee through case closing

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ 2700. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date:

2-21-04

Total fee to be paid for attorney's  
services: \$ 2700  
(Do not sign if this line is blank.)

Signed:

Paula Richardson  
Paula Richardson

Debtor(s)

[Signature]  
Attorney for Debtor(s)